sistent with or a waiver of any condition or provision of the standard policy as may be expressed in such contract, except that the cancellation clause of the standard policy shall be superseded by the provisions of any such temporary contract regulating cancellation or termination of insurance thereunder, and except that where any such contract for temporary insurance shall specify the hour of the day when liability shall commence, such statement of time shall supersede the provisions of such standard fire insurance policy to the contrary, and such statement shall be deemed to refer to standard time at the place of loss or damage;

(g) The standard policy provided for herein need not be used for effecting reinsurance between insurers;

(h) There may be printed upon the filing back of said policy the name of the company or companies issuing the policy; the location and place of business thereof; statement of the amount of capital thereof; such device or devices as the company or companies issuing said policy shall desire, and if the policy be a combination policy, such distinctive title therefor as may be authorized for use as herein provided. There may also be printed, stamped or otherwise indorsed upon the filing back of said policy the name with the word "agent" or "agents" and place of business of any insurance agent or agents. The words at the top of the filing back of said policy, "standard fire insurance policy of the State of West Virginia" may be changed by the use of the word "States" instead of "State" and by adding after the words "West Virginia" the names of any states in which the said policy form shall be standard when the policy is issued;

(i) There may be printed upon said policy form, else-

where than upon the first and second pages or the filing back thereof, the names of the officers and directors of the company or companies issuing the said policy, and any form providing for assignment of interest or removal, and any blank form of receipt, approved by the insurance commissioner.

The insurance commissioner, either in person or by any one or more competent and disinterested persons specially appointed by him for that purpose, shall have access to and may at any time examine the books, papers and documents of any fire insurance corporation doing business in this State, or of any corporation, association or bureau maintained for the purpose of suggesting, approving or making rates to be used by more than one underwriter for insurances on property located in this State, for the purpose of determining the number and extent of use of any riders, indorsements, clauses, permits, forms or other memoranda attached to and made a part of any fire insurance contract relating to property located in this State; and after such examination and inspection such insurance commissioner may determine that the use of any such rider, indorsement, clause, permit, form or other memoranda is so extensive that there should be in his judgment a standard form thereof, and he shall thereupon prepare and file in his office such standard form of rider, indorsement, clause, permit, form or other memoranda, and thereafter no fire insurance corporation shall attach to any such standard policy of insurance, any rider, indorsement, clause, permit, form or other memoranda covering substantially the same agreement provided for by such standard rider, indorsement, clauses, permit, form or other memoranda except it be in the precise language of the form so filed by the insurance commissioner. Forms of

riders, indorsements, clauses, permits, forms or other memoranda to be attached to and made a part of fire insurance contracts relating to property located in this State may be presented for filing in the office of the insurance commissioner by any corporation, association or bureau maintained for the purpose of suggesting, approving or making rates to be used by more than one underwriter for insurances on property located in this State, and when approved and filed by such insurance commissioner, shall thereupon become standard forms of riders, indorsements, clauses, permits, forms or other memoranda and their use shall be required as hereinbefore provided. Whenever, in the judgment of the insurance commissioner, there shall be no further necessity for requiring the use of any standard form of rider, indorsement, clause, permit, form or other memorandum in the precise language theretofore required, he may give notice in writing of such determination, to each fire insurance corporation doing business in this State, and to each such corporation, association or bureau maintained for the purpose of suggesting, approving or making rates, as aforesaid, and thereafter the use of such standard form shall not be required as herein provided.

Appropriate forms of supplemental contract or contracts whereby the property described in such policy shall be insured against one or more of the risks specified in section one (sec. 3360) of this article, in addition to the risk of direct loss or damage by fire may be approved by the insurance commissioner, and their use in connection with a standard fire insurance policy may be authorized by him. Provided, however, That nothing in this section or the preceding section shall relate or apply to farmers' mutual insurance companies organized under article five (sec. 3382 et seq.), of this chapter. The insurance com-

missioner may, upon complaint, after hearing, reduce any fire insurance rate that is excessive. (1907. c. 77, sec. 68; Code 1923, c. 34, sec. 68; 1923, c. 18, sec. 68.)"